

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:	)	
	)	
M. Mintu BACHANN	)	Art Unit: 3693
	)	
Application No.: 10/616,300	)	Examiner: Daniel S. Felten
	)	
Filing Date: July 10, 2003	)	Attorney Ref. No.: 8003-0001
	)	
For: SYSTEM AND METHOD FOR	)	
CONSOLIDATION OF COMMERCIAL	)	Confirmation No.: 1620
AND PROFESSIONAL FINANCIAL	)	
UNDERWRITING	)	

**AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.111**

**Mail Stop AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated April 5, 2007, the period for reply being extended by the Petition for Three (3) Month Extension of Time filed herewith, please amend the above identified patent application as follows:

**Amendments to the Claims** begin at page 2 of this paper.

**Remarks** begin at page 6 of this paper.